

**Information to identify the case:**

Debtor 1	<b>Danielle Rae Bower</b>	Social Security number or ITIN	xxx-xx-0596
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>23-20273-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Rae Bower

9/30/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Danielle Rae Bower  
Debtor

Case No. 23-20273-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 30, 2024

User: auto  
Form ID: 3180W

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:

Recip ID	Recipient Name and Address
db	#+ Danielle Rae Bower, 2731 Selma Lane, Farmers Branch, TX 75234-6342
intp	+ Kennedy Bower, The Cooney Law Offices, 223 Fourth Avenue 4th Fl., Pittsburgh, PA 15222-1717
15593271	+ Addison Timbers Homeowners Association (ATHOA), P.O. Box 792, Addison, TX 75001-0792
15569134	+ Estate of Rex Bower, c/o Kennedy Bower, 4101 Pokoladi Circle, Addison, TX 75001-3153
15569135	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15569136	+ Kennedy Bower, c/o Lynsey Tanner, Esquire, Two Lincoln Centre, 5420 LBJ Freeway, Suite 1900, Dallas, TX 75240-6230
15591949	+ Kennedy Bower, c/o The Cooney Law Offices, 223 Fourth Ave. 4th Floor, Pittsburgh, PA 15222-1717
15569137	+ Kennedy Bower, 4101 Pololodi Circle, Addison, TX 75001-3153
15569141	+ Real Estate taxes, Dallas County Tax Office, 500 Elm Street, Suite 3300, Dallas, TX 75202-3330

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 01 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 01 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 01 2024 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 01 2024 00:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: dallas.bankruptcy@LGBS.com	Oct 01 2024 00:17:00	Dallas County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N. Stemmons Fwy, Ste. 1000, Dallas, TX 75207-2328
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 01 2024 00:14:48	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15569129	Email/Text: bankruptcy@bhg-inc.com	Oct 01 2024 00:16:00	Bankers Healthcare Group, LLC, 10234 W. State Road 84, Fort Lauderdale, FL 33324
15572883	Email/Text: bankruptcy@bhg-inc.com	Oct 01 2024 00:16:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204-201
15569130	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 01 2024 00:16:15	Best Egg, 1523 Concord Pike, Suite 201,

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			Wilmington, DE 19803-3656
15581982	EDI: CAPITALONE.COM	Oct 01 2024 03:59:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15569132	+ EDI: CITICORP	Oct 01 2024 03:59:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15617790	+ Email/Text: dallas.bankruptcy@LGBS.com	Oct 01 2024 00:17:00	Dallas County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N. Stemmons Frwy Ste 1000, Dallas, Texas 75207-2328
15591406	+ Email/Text: jdryer@bernsteinlaw.com	Oct 01 2024 00:16:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15577362	+ Email/Text: accountresolutions@eecu.org	Oct 01 2024 00:17:00	EECU, PO BOX 1777, FORT WORTH, TX 76101-1777
15569133	+ Email/Text: accountresolutions@eecu.org	Oct 01 2024 00:17:00	Educational Employees Credit Union, Attn: Bankruptcy, Po Box 1777, Fort Worth, TX 76101-1777
15591087	EDI: AIS.COM	Oct 01 2024 03:59:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
15573242	^ MEBN	Sep 30 2024 23:59:25	Hunter-Kelsey of Texas, LLC, 7200 N Mopac Expy, Suite 120, Austin, TX 78731-3058
15573244	+ EDI: IRS.COM	Oct 01 2024 03:59:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15569131	EDI: JPMORGANCHASE	Oct 01 2024 03:59:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15575952	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 01 2024 00:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15584571	Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 00:14:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15569138	^ MEBN	Sep 30 2024 23:59:11	Loanpal, LLC, Attn: Bankruptcy, 8781 Sierra College Blvd., Roseville, CA 95661-5920
15569139	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 01 2024 00:16:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15577839	EDI: Q3G.COM	Oct 01 2024 03:59:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
15569140	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 01 2024 00:17:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15580175	Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 00:15:38	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15577384	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 01 2024 00:17:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 1050 Woodard Ave, Detroit MI 48226-3573
15569142	+ EDI: SYNC	Oct 01 2024 03:59:00	Synchb/Walmart Dc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15585669	EDI: USBANKARS.COM	Oct 01 2024 03:59:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15569143	+ EDI: USBANKARS.COM	Oct 01 2024 03:59:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15573243	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15575953	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Donald R. Calaiaro	on behalf of Debtor Danielle Rae Bower dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Calaiaro.DonaldR.R141044@notify.bestcase.com;amooddy@c-vlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan J Cooney	on behalf of Interested Party Kennedy Bower rcooney@cooneylawyers.com

TOTAL: 6